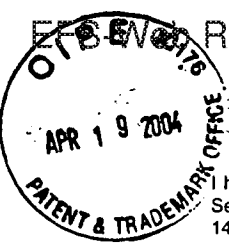


EFB-Web Receipt date: 04/19/2004

10645778 - GAU: 3692



I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on April 14, 2004.

Cathi H. Turner  
Date of Signature

*Cathi H. Turner*  
*April 14, 2004*

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al.

Group Art Unit: 3629

**Serial No.: 10/645,778**

Examiner: Not Assigned

Filed: August 21, 2003

Docket No.: 1483/3

Confirmation No.: 8784

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS  
BETWEEN COMMERCIAL BANKS AND POOLED DEPOSIT OR GROUPS

\*\*\*\*\*

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. 1.56, 1.97, and 1.98, applicants' undersigned attorney brings to the attention of the Patent and Trademark Office the documents listed on the attached Form PTO-1449. A copy of the reference as well as Form PTO-1449 are attached hereto. This is not to be construed as a representation that a search has been made or that a reference is relevant merely because cited.

Early passage of the subject application to issue is earnestly solicited.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /B.F./

Serial No.: 10/645,778

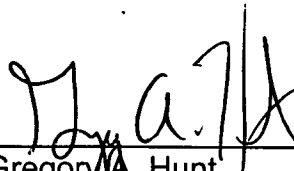
Although it is believed that no fee is due, the Commissioner is hereby authorized to charge any fees associated with the filing of this Information Disclosure Statement to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.

Date: 14-April-04

By:

  
\_\_\_\_\_  
Gregory A. Hunt  
Registration No. 41,085

GAH/cht

Enclosures

Customer No: 25297

FORM PTO-1000 U.S. Department of Commerce  
Patent and Trademark Office

Attorney Docket No.: 1483/3

Serial No.:  
10/645,778

List of Documents Cited by Applicant

Applicant(s): Whiting et al.

Filing Date: August 21, 2003

Group: 3629

## U.S. PATENT DOCUMENTS

| Examiner Initial | No. | Document Number | Date       | Name     | Class | Subclass | Filing date if Appropriate |
|------------------|-----|-----------------|------------|----------|-------|----------|----------------------------|
|                  | 1   | 2003/0135437    | 07/17/2003 | Jacobsen | 705   | 35       |                            |
|                  |     |                 |            |          |       |          |                            |
|                  |     |                 |            |          |       |          |                            |
|                  |     |                 |            |          |       |          |                            |

## FOREIGN PATENT DOCUMENTS

|  |  | Document Number | Date | Country | Name of Patentee or Applicant | Translation<br>Yes   No |
|--|--|-----------------|------|---------|-------------------------------|-------------------------|
|  |  |                 |      |         |                               |                         |
|  |  |                 |      |         |                               |                         |
|  |  |                 |      |         |                               |                         |
|  |  |                 |      |         |                               |                         |

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

|  |  |  |
|--|--|--|
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

EXAMINER \_\_\_\_\_

CONSIDERED: /B.F./

DATE CONSIDERED \_\_\_\_\_

03/13/2008

\*Examiner Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /B.F./

JENKINS  
WILSON  
& TAYLOR

patent attorneys

April 14, 2004



I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on April 14, 2004.

Cathi H. Turner

Date of Signature: April 14, 2004

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/645,778 for  
METHODS AND SYSTEMS FOR FACILITATING  
TRANSACTIONS BETWEEN COMMERCIAL BANKS AND  
POOLED DEPOSIT OR GROUPS  
Our Ref. No. 1483/3

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

1. Information Disclosure Statement (2 pages);
2. Form PTO-1449 (1 page) in duplicate;
3. Copies of cited reference(s) (1 reference); and
4. A return-receipt postcard to be returned to us with the U.S. Patent and Trademark Office filing stamp thereon.

The Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON &amp; TAYLOR, P.A.

Gregory A. Hunt

Registration No. 41,085

GAH/cht  
Enclosures

Customer No: 25297